

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Mark E Maley § Case No. 15-23712
Cheryl A Maley §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 218,154.00
(Without deducting any secured claims)

Assets Exempt: 48,510.00

Total Distributions to Claimants: 7,709.37

Claims Discharged

Without Payment: 329,687.94

Total Expenses of Administration: 4,589.32

3) Total gross receipts of \$ 12,298.69 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 12,298.69 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 254,628.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	4,589.32	4,589.32	4,589.32
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	83,461.00	54,583.31	54,583.31	7,709.37
TOTAL DISBURSEMENTS	\$ 338,089.00	\$ 59,172.63	\$ 59,172.63	\$ 12,298.69

4) This case was originally filed under chapter 7 on 07/10/2015 . The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/09/2016 By: /s/Zane L. Zielinski
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Cheryl Maley Inheritance	1229-000	12,298.69
TOTAL GROSS RECEIPTS		\$ 12,298.69

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	BK OF AMER		23,810.00	NA	NA	0.00
2	Nissan Motor Acceptanc		12,028.00	NA	NA	0.00
3	Wells Fargo BANK NV NA		49,308.00	NA	NA	0.00
4	Wells Fargo HM Mortgag		169,482.00	NA	NA	0.00
	Acct #: 9360345346928		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Attn: Bankruptcy Dept. 8480 Stagecoach Cir		0.00	NA	NA	0.00
	Attn: Bankruptcy Dept. 9000 Southside Blvd Bldg		0.00	NA	NA	0.00
	Attn: Bankruptcy Dept. Po Box 31557		0.00	NA	NA	0.00
	Attn: Bankruptcy Dept. Po Box 660360		0.00	NA	NA	0.00
	Billings MT 59107		0.00	NA	NA	0.00
	Dallas TX 75266		0.00	NA	NA	0.00
	Frederick MD 21701		0.00	NA	NA	0.00
	Jacksonville FL 32256		0.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 254,628.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski	2100-000	NA	1,979.87	1,979.87	1,979.87
Zane L. Zielinski	2200-000	NA	17.80	17.80	17.80
Associated Bank	2600-000	NA	14.15	14.15	14.15

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
The Law Offices of William J. Factor, LTD	3110-000	NA	2,577.50	2,577.50	2,577.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 4,589.32	\$ 4,589.32	\$ 4,589.32

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	ARS National Services Bankruptcy Department PO Box 463023 Escondido CA	92046	4,293.00	NA	NA	0.00
10	Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850		7,622.00	NA	NA	0.00
12	Comcast C/O Stellar Recovery INC 4500 Salisbury Rd Ste 10 Jacksonville FL	32216	547.00	NA	NA	0.00
15	Syncc/AMER EAGLE DC Attn: Bankruptcy Dept. Po Box 965005 Orlando FL	32896	5,943.00	NA	NA	0.00
16	Syncc/JC PENNEY DC Attn: Bankruptcy Dept. Po Box 965007 Orlando FL	32896	419.00	NA	NA	0.00
17	Syncc/WALMART DC Attn: Bankruptcy Dept. Po Box 965024 Orlando FL	32896	7,407.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	18 Vision Financial Servi Attn: Bankruptcy Dept. 1900 W Severs Rd La Porte IN 46350		100.00	NA	NA	0.00
	3 CAP1/Bstby Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045		0.00	NA	NA	0.00
	4 Capital One Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045		1,855.00	NA	NA	0.00
8	Bmo Harris Bank N.A.	7100-000	14,738.00	14,318.16	14,318.16	2,022.30
7	Capital One Bank (Usa), N.A.	7100-000	16,964.00	16,964.20	16,964.20	2,396.03
9	Capital One, N.A.	7100-000	587.00	633.15	633.15	89.42
2	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	210.00	210.00	210.00	29.66
3	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	989.00	937.46	937.46	132.41
4	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	4,293.00	4,025.17	4,025.17	568.52
5	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	12,301.00	12,301.62	12,301.62	1,737.49

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
6	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	4,493.00	4,493.42	4,493.42	634.65
1	Quantum3 Group Llc As Agent For	7100-000	700.00	700.13	700.13	98.89
TOTAL GENERAL UNSECURED CLAIMS			\$ 83,461.00	\$ 54,583.31	\$ 54,583.31	\$ 7,709.37

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**Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No:	15-23712	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski
Case Name:	Mark E Maley				Date Filed (f) or Converted (c):	07/10/2015 (f)
	Cheryl A Maley				341(a) Meeting Date:	09/14/2015
For Period Ending:	08/10/2016				Claims Bar Date:	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 717 Oakwood St Minooka, IL 60447 (Debtor's Residence)	220,000.00	0.00		0.00	FA
2. PNC Bank Checking Account	10.00	0.00		0.00	FA
3. BMO Checking Account	500.00	0.00		0.00	FA
4. BMO Checking Account	1,000.00	0.00		0.00	FA
5. Household goods and furnishings, including audio, video, and	1,500.00	0.00		0.00	FA
6. Books, pictures and other art objects, antiques, stamp, coin	100.00	100.00		0.00	FA
7. Wearing Apparel	200.00	200.00		0.00	FA
8. Earrings, watch, costume jewelry	200.00	200.00		0.00	FA
9. Term Life Insurance	Unknown	0.00		0.00	FA
10. Pension w/ employer/Former Employer	Unknown	0.00		0.00	FA
11. Workers Compensation Claim	Unknown	0.00		0.00	FA
12. Personal Injury Claim	15,000.00	0.00		0.00	FA
13. 2014 Nissan Juke	13,737.00	1,709.00		0.00	FA
14. 2013 Ford F-150	14,417.00	0.00		0.00	FA
15. Cheryl Maley Inheritance (u)	0.00	12,298.69		12,298.69	FA
INT. Void (u)	0.00	N/A		0.00	FA

TOTALS (Excluding Unknown Values)	\$266,664.00	\$14,507.69	\$12,298.69	\$0.00
(Total Dollar Amount in Column 6)				

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is investigating a probate matter.

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RE PROP # 11 -- This case is fully exempt.

RE PROP # 12 -- The Trustee investigated and determine potential recovery to be less than the exemption amount.

Exhibit 8

Initial Projected Date of Final Report (TFR):

Current Projected Date of Final Report (TFR):

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FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 15-23712

Case Name: Mark E Maley

Cheryl A Maley

Taxpayer ID No: XX-XXX3629

For Period Ending: 08/10/2016

Trustee Name: Zane L. Zielinski

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4529

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
04/04/16	15	Karen Chmielewski PNC Bank Cashier's check	Inheritance	1229-000	\$12,298.69	\$12,298.69
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.15
06/17/16	5001	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$1,997.67
		Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order.	(\$1,979.87) 2100-000		
		Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order.	(\$17.80) 2200-000		
06/17/16	5002	The Law Offices of William J. Factor, LTD 105 W. Madison Suite 1500 Chicago, IL 60602	Final distribution representing a payment of 100.00 % per court order.	3110-000		\$2,577.50
06/17/16	5003	Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788	Final distribution to claim 1 representing a payment of 14.12 % per court order.	7100-000		\$98.89
06/17/16	5004	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Distribution			\$3,102.73
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 2 representing a payment of 14.12 % per court order.	(\$29.66) 7100-000		
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 3 representing a payment of 14.12 % per court order.	(\$132.41) 7100-000		

Page Subtotals:

\$12,298.69

\$7,790.94

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**FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD**

Case No: 15-23712

Case Name: Mark E Maley
Cheryl A Maley

Taxpayer ID No: XX-XXX3629

For Period Ending: 08/10/2016

Trustee Name: Zane L. Zielinski

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4529

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 4 representing a payment of 14.12 % per court order. (\$568.52)	7100-000			
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 5 representing a payment of 14.12 % per court order. (\$1,737.49)	7100-000			
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 6 representing a payment of 14.12 % per court order. (\$634.65)	7100-000			
06/17/16	5005	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Final distribution to claim 7 representing a payment of 14.12 % per court order.	7100-000		\$2,396.03	\$2,111.72
06/17/16	5006	Bmo Harris Bank N.A. Po Box 2035 Milwaukee, Wi 53201	Final distribution to claim 8 representing a payment of 14.12 % per court order.	7100-000		\$2,022.30	\$89.42
06/17/16	5007	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Final distribution to claim 9 representing a payment of 14.12 % per court order.	7100-000		\$89.42	\$0.00

COLUMN TOTALS	\$12,298.69	\$12,298.69
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$12,298.69	\$12,298.69
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$12,298.69	\$12,298.69

Page Subtotals: \$0.00 \$4,507.75

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Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX4529 - Checking	\$12,298.69	\$12,298.69	\$0.00
	\$12,298.69	\$12,298.69	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$12,298.69		
<hr/> Total Gross Receipts:	<hr/> \$12,298.69		

Page Subtotals: \$0.00 \$0.00